

August 23, 2006

VIA FACSIMILE ONLY 888-643-9628

JPMorgan Chase
Bankruptcy Department
PO Box 15298
Wilmington, DE 19850-5298

re: Debtor: Ariadna Mateo
Account No.: 5260314770051521 and 7671131012618563

To Whom It May Concern:

Be advised that this office represents the above-referenced debtor, who filed Chapter 7 bankruptcy case number 04-13404 with the U.S. Bankruptcy Court for the Southern District of New York. Said bankruptcy case was filed on May 18, 2004 and was discharged on September 20, 2004.

I have been advised by the debtor that you are continuing to report a negative payment history to the three consumer credit reporting agencies on the above-referenced accounts, as well as a current outstanding balance and a past due balance. These accounts were included in the above captioned Chapter 7 case and was legally canceled upon the entry of the Discharge Order. A copy of the Discharge Order was served upon your company at a valid address by the U.S. Bankruptcy Court for the Southern District of New York.

Your continued reporting of a balance due on this discharged account constitutes a continued attempt to collect a debt. As you are aware, such an attempt to collect a debt discharged in bankruptcy constitutes a violation of the Discharge Order as well as a violation of the Fair Credit Reporting Act.

Please consider this letter as a demand that you immediately update the information being furnished to Equifax, Experian and TransUnion and correct your reporting of this trade line within fifteen (15) calendar days of this letter. Since this debt has been discharged in Bankruptcy, you are permitted only to report a "0" balance to the consumer reporting agencies at this time. Please also notify this office in writing when you send the Uniform Data Report notice to the credit reporting agencies requesting the correction of this improper reporting entry.


Please note that 11 USC § 524(a)(2) holds that a discharge granted in bankruptcy "operates as an injunction against the commencement or continuation of an action, the employment of process, or an act, to collect, recover or offset any such debt as a personal liability of the debtor . . ." Any attempt to collect following entry of the Discharge of Debtor constitutes contempt of Court.

A failure to respond in the time specified will be deemed as refusal to comply. This will leave our office with no alternative but to immediately take all necessary steps to enforce our client's rights due to your furnishing and reporting incorrect and inaccurate information to the consumer reporting agencies and for your failure to correct the same.

In the event that you believe you are not required to comply, please advise of your position in writing within the time specified for a response.

Your immediate response is expected.

Very truly yours,



JAY S. FLEISCHMAN

Subject: MaxEmail Send Delivery Report Job 20845793

From: MaxEmail Send<SendAdmin@maxemail.com>

Date: Wed, 23 Aug 2006 15:50:51 -0500

To: jay@drlcny.com

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Maxemail Send Job Confirmation For Job ID 20845793

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Job Information

Maxemail Job ID : 20845793
Number of Pages : 0002
Recipient Count : 1
Total Charges : \$0.10
Report Time Zone: America/New_York (GMT-0400)

Recipient Delivery Summary

Delivered : 1
Errorred : 0

Rec	Fax Number	Pgs*	Duration	Calls	Status	Charge
0000	18886439628	0002	00:00:42	1	Delivered	\$0.10

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Individual Call Detail

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Call Detail for Item 00000 ID 3653653 Sent To 18886439628 0002 Pages Delivered

Date/Time	Duration	Pgs*	Status	Charge
08/23-16:51	00:00:42	2	Transmission Successful	\$0.10

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End Of Report

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